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ABSTRACT

This report discusses the outcomes of a study designed to identify the reasons that individuals with disabilities use the assistive technology loan programs offered by state assistive technology projects. The study aimed to identify the types of devices that were purchased through the loan programs and the effects of these devices on the lives of the study respondents (n=31). Respondents from three states (Connecticut, Ohio, and Utah) were interviewed by phone. Major findings from the study include: (1) all the individuals said they used the financial loan programs to purchase assistive technology devices, however, 32 percent said they also received assistive technology services, such as assessment, training, or customization of a device; (2) a majority (61 percent) said they would have been unable to purchase their assistive technology devices without the states' financial loan programs; (3) the assistive technology purchased had a positive effect on the lives of the individuals; (4) the financial loan programs were greatly valued by the individuals who received loans and all said they would use the financial loan programs again if necessary; and (5) the ability to quickly receive a loan through an assistive technology financial loan program was important. (CR)

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RESNA TECHNICAL ASSISTANCE PROJECT

REPORTS ON

Assistive Technology Financial Loan Programs

By Marka G. Hayes

June 2000

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Providing Technical Assistance and Information to the Projects Funded Under the Technology-Related Assistance for Individuals with Disabilities Act of 1998, as Amended

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ABSTRACT

The RESNA Technical Assistance Project conducted a pilot study to identify the reasons that individuals with disabilities use the assistive technology loan programs offered by state assistive technology projects. The study identified the types of devices that were purchased through the loan programs and the effects of these devices on the lives of the study respondents. Respondents from three states—Connecticut, Ohio, and Utah—were interviewed by telephone.

This study found that the loans were used to purchase a wide variety of assistive technology devices that have allowed individuals with disabilities to live more independently, to be employed, and to communicate and participate more effectively in their communities. A majority of the study participants said they would have been *unable* to purchase their assistive technology devices without the states' financial loan programs.

BACKGROUND

Thirty-one Assistive Technology Projects offer financial loan programs that help persons with disabilities purchase assistive technology. Many of these programs have been in existence for several years; thus it is now possible to collect information on the experiences of loan participants. This study examined how individuals used the loan programs, what devices or services were purchased, and the effects of these programs on the lives of persons with disabilities.

Each state designs its financial loan program to best meet the needs of individuals with disabilities in that particular state. Each state has its own policies regarding the types of assistive technology or assistive technology services that can be purchased using the loan programs, the loan limits, and other lending criteria. Some financial loan programs, like the one in Connecticut, will grant loans for motor vehicles. Other states, such as Utah, allow borrowers to use the loans to obtain home modifications for accessibility. Still in other states, loans are made only for the purchase of devices, equipment, and aids.

Research Questions

What assistive technology was purchased from funds provided by the financial loan programs of state assistive technology projects?

In what ways have the devices benefited the lives of the individuals who purchased the items with funds from the loan programs?

METHOD

The RESNA Technical Assistance Project contacted State Assistive Technology Projects with financial loan programs and asked these programs to be part of this study. The State Assistive Technology Projects were asked to identify loan program participants who would be willing to talk

to a representative from the RESNA Technical Assistance Project about their participation in the loan program.

The State Assistive Technology Projects were asked to select individuals who would reflect the experiences of a majority of the participants in the loan program. The RESNA Technical Assistance Project contacted the 31 individuals whose names and contact numbers had been provided by the State Assistive Technology Projects who agreed to be in the study (Connecticut, Ohio, and Utah). These individuals were interviewed by telephone between November 1999 and January 2000. Table 1 provides information on some demographics of the respondents interviewed for this survey.

Table 1. Demographics of Loan Participants

Male/Female	Age	Ethnicity (30 responses)
45% were males	26% were ages 3-21	80% were White, not Hispanic
55% were females	58% were ages 22-64	3% were Hispanic
	16% were ages 65 and above	10% were African American/ Black
		7% were Asian American

RESULTS

Major Findings

1. All the individuals who were interviewed for this study said they used the financial loan programs to purchase assistive technology *devices*. However, 32% of the recipients said they also received assistive technology *services*, such as assessment, training, or customization of a device, with the purchase of their devices.
2. A majority of the respondents (61%) said that without the loan programs they would have been unable to purchase the devices that they needed.
3. The assistive technology purchased with funds from the financial loan programs had a positive effect on the lives of individuals with disabilities.
4. The financial loan programs were greatly valued by the individuals who received loans. All respondents answered that they would use the financial loan programs again if necessary, that is, if they were eligible and had needs that could be met through the receipt of loans.
5. The ability to quickly receive a loan through an assistive technology financial loan program was important to an individual needing the assistive technology. If other funding options were available, pursuing these options often took many months.

Loan Amounts. The average amount of a loan was $7,349. The amount of the loans ranged from $500 to $27,725.

Devices Purchased. The 31 respondents used assistive technology financial loan programs to purchase the following devices:

- 9 computers. One computer purchase included a scanner.
- 9 motor vehicles: 7 vans, 1 car, and 1 truck.
- 2 assistive hearing devices: 1 hearing aid and a FM hearing device.
- 2 seated mobility devices: 1 electric scooter and 1 manual wheelchair.
- 1 reading machine.
- 1 lift for a van.
- 1 set of adaptive equipment to modify a van. This included a lift, hand controls, and a power seat.
- 1 purchase of several computer software products.
- 1 vision aid, a magnifier called a "Smart View."
- 1 elevator for an individual's house.
- 1 hand cycle bike.
- 1 ramp to provide access to a house.
- 1 purchase of multiple devices to be used as work site accommodations at an architectural business for an individual with quadriplegia. These devices included a file cabinet for drawings to keep them flat, a half-sized file cabinet that the person is able to manipulate; and voice activated software.

Ten of the 31 respondents (32%) said that they received or purchased an assistive technology service with their devices. One half of this group said that their devices were customized or modified.

Alternative programs for purchasing assistive technology. Of the 31 individuals who were interviewed, 61% (19 respondents) said they would *not* have been able to purchase the assistive technology they needed without the financial loan programs; the other 39% (12 respondents) said they would have found another way to purchase the devices if the assistive technology loan programs were not available.

Timeliness. Seventy percent (21 of 30 individuals who responded to this question) said they received their loans within a month of their application to the programs. The ability to obtain a loan quickly was very important to the survey respondents. For example, one respondent said that her family might have been eligible for other financial aid to purchase the ramp needed for her husband to gain entry and egress to the house, but this other aid would have taken months to secure. The respondent said that she could not envision her husband being confined to the house for that length of time.

One person said that this was actually the second time he had applied for the loan. The first time, the van he chose to purchase was sold before his loan was approved.

Finding out about the program. The state vocational rehabilitation departments and the assistive technology projects were the two primary sources of information about the financial loan programs: 26% of respondents said they learned of the program through vocational rehabilitation

and 19% said they learned about the program from the assistive technology project. Additionally, 13% learned about the program through a disability organization, 10% heard about it from a friend or relative, 10% from an assistive technology service provider such as an occupational therapist or physical therapist, and 22% cited a variety of other sources.

Future use of program and program restrictions. All respondents said they would use the loan program again, if they were eligible and had a need. Of the 31 respondents, 68% (21 respondents) did not perceive any loan program requirements that restricted the type of device or the amount of money they could receive. Of the 32% (10 respondents) that said there were restrictions, 4 respondents said that the restrictions involved limits on the amount of a loan.

EFFECTS OF ASSISTIVE TECHNOLOGY ON THE LIVES OF RESPONDENTS: IMPACT CATEGORIES

Individuals were asked to identify how the assistive technology purchased through the Financial Loan Program had the biggest impact or effect on their lives. Listed below are the survey responses.

- 74% said the greatest impact of the assistive technology was associated with independent living (e.g., transportation, being able to live at home) or with independent living *and* other significant areas of their lives such as employment, education, recreation, and communication.
- 10% of respondents said the biggest impact of the assistive technology was associated solely with employment.
- 10% cited education.
- % cited recreation.

Impact Responses

Several respondents provided additional information about the ways in which the assistive technology purchases changed their lives or the lives of family members. These included an improvement in their ability to live independently, to be employed, to communicate, and to learn.

Independent Living

- A 69-year-old man who uses a wheelchair said that his purchase of a van through the financial loan program allowed him to live more independently. "With the van, I don't need assistive living," said the man. "I can go and be self-sufficient. It lets me live. I can go out to the doctor, visit family, and I can see my grandchildren. Without the loan for the van I would have been tied to the house."

  For a long time, the man had known that he wanted a van that would accommodate his wheelchair, but he had exhausted almost all his funds. He learned about the assistive technology loan program when he went to the state Department Of Motor Vehicles to obtain his disability parking permit. The information about the loan program, which provided low interest rates on loans, was included with the paperwork for his disability permit.

- An older woman with macular degeneration that has resulted in limited vision was able to purchase a Smart View magnification device. "I can read, write, and take care of bills," said the woman. "Before I got the Smart View, someone had to do this for me. It's been a life-saver. I can read recipes so I can cook again."

  The woman said that she could not afford a bank loan with a high interest rate and that without the low interest rate offered by the assistive technology loan program, she would not have been able to purchase the Smart View. The woman was pleased and surprised that the loan was processed and approved very quickly. It all happened so fast that "it made my head spin," said the woman.

Employment

- A young architect was injured in an accident that left him with quadriplegia. " It was a goal for me to return to work after my hospitalization," said the architect. "It took me three years. I used the funds to adapt the office in order to start my own business. The business is now an ongoing concern. I specialize in designing spaces for disabled persons."

  He purchased several items that made it easier to manipulate documents because he has difficulty using his hands. These items included file cabinets that are at a useful height for him and which are easy to manipulate. He also purchased a printer that creates documents that are small enough for him to manipulate with his hands. Additionally, he purchased voice recognition software that he uses to operate his computer.

Education and Communication

- A father, who has a son with a disability, used the loan for a computer for his son, who is being home schooled. "The device was purchased for educational purposes," said the father. "He uses it for more than his education. He uses it to communicate."

Other loan recipients provided brief responses about the value of the loans and the ways in which their lives were affected by the purchase of assistive technology. The following section provides some of their quotes and comments:

- A woman with a disability who needed transportation said, "The van made it possible for me to do my job more effectively. I used lift equipped buses but now I can travel to other work sites and I am able to be more socially active."

- A borrower purchased a truck that has enabled her to initiate a new business that she hopes will help her become financially independent. She is no longer "imprisoned in her own home."

- Another borrower purchased computer access, voice recognition, and speech output software that is very helpful on the job. He had never been able to use a computer before he received his new assistive technology.

- One borrower purchased an electric scooter. His aide said that this individual "uses the scooter for everything." The aide went on to explain that that the man would be unable to get around, go outside, recreate, or go grocery shopping without it.

- A mother who used the loan to purchase a computer for her daughter said that her child "wrote a story and won an award for the story. This was a creative contest and she never would have been able to do this without the computer."

- One borrower used the loan to purchase a computer and scanner for graduate school. She also plans to use these devices to help run her own business. "It has opened the door to printed materials," said the woman. "It is truly a godsend, a blessing."

- One borrower bought a computer to run a business. " I would not be able to run my business without it."

- An FM hearing device purchased through the financial loan program allowed a student to stay in her school, mainstreamed, despite the fact she lost her hearing at age 12. Her mother said "...I can't tell you what that means to me."

- A woman said she now can ride her bike with her fiancé. She likes to be outside and finds the speed she is able to accomplish on her bike "exhilarating."

- An 80-year-old man could not leave his home without the ramp that has been installed. He now is able to function independently. He is able to call a van and to go to the doctor by himself.

DISCUSSION

The results of this pilot study show that the devices purchased through Assistive Technology Financial Loan Programs help individuals with disabilities to live more independently, and to communicate and participate more effectively in their communities. Over half the individuals interviewed said they would not have been able to purchase the assistive technology they required if the Assistive Technology Financial Loan Programs were not available. These loan programs are extremely valuable to individuals with disabilities who need assistive technology.

In the future, the evaluation instrument used for this survey will be refined and provided to the Assistive Technology Projects to allow them to voluntarily collect data on the impact of their assistive technology loan programs.